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Attorney Docket No. 0099913/0011

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants: Michael J. Williams et al. Examiner: Not Yet Assigned

Serial No.: 09/593,106 Group Art Unit : 2761

Filed: June 13, 2000

For: **ONLINE MORTGAGE QUALIFICATION
AND APPLICATION SYSTEM AND PROCESS**

September 7, 2000

INFORMATION DISCLOSURE STATEMENTAssistant Commissioner for Patents
Washington, D.C. 20231

Sir:

Applicants respectfully submit this Information Disclosure Statement pursuant to 37 C.F.R. §§1.97 and 1.98 in order to comply with the duty of disclosure under 37 C.F.R. §1.56. The enclosed Forms PTO/SB/08A and 08B list fifteen (15) references of which Applicants are aware.

A copy of each of the listed references is enclosed for the convenience of the Examiner. Applicants respectfully request that the listed references be made of record in this patent application. Early and favorable action is earnestly solicited.

The above papers are being submitted within three (3) months of the filing date of the application.

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I hereby certify that this paper or fee is being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 CFR 1.10 on the date indicated above and is addressed to the Commissioner of Patents and Trademarks.
Washington, D.C. 20231

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